
TOO GOOD TO BE TRUE....

A Column on Consumer Issues by Attorney General Wayne Stenehjem's Consumer Protection and Antitrust Division

March 16, 2005

DOT.CONS - Part 2

Last week this column reviewed five of the "Dot Cons" complained about by on-line consumers. The remaining five on-line cons are listed below:

- **INTERNET ACCESS SERVICE:**

- **The pitch:** "Free money, simply for cashing a check.
- **The catch:** You may be trapped into a long-term contract for Internet access or web service with big penalties for cancellation or early termination.
- **Your defense:** If a check arrives at your home or business, read **both** sides carefully to find the conditions you are agreeing to if you cash the check.

- **MULTI-LEVEL MARKETING PLANS/PYRAMIDS:**

- **The pitch:** Make money through the products and services you sell as well as those sold by the people you recruit into the program.
- **The catch:** If you buy into the plan, you may find your "customers" are actually other distributors. **Some multilevel marketing programs are actually illegal pyramid schemes.**
- **Your defense:** Avoid plans that require you to recruit distributors, buy expensive inventory or commit to a minimum sales volume.

- **TRAVEL AND VACATION:**

- **The pitch:** Get a luxurious trip with lots of "extras" at a bargain price.
- **The catch:** Companies deliver lower quality accommodations than promised, or nothing at all. Other companies have hidden charges and additional, costly, requirements.
- **Your defense:** Get references on the travel company before you make any commitments. Get details of the trip in writing, including the cancellation policy.

- **BUSINESS OPPORTUNITIES:**

- **The pitch:** Be your own boss and earn big bucks.
- **The catch:** After investing in the “business opportunity,” you receive nothing in return.
- **Your defense:** Get all promises in writing and study the proposed contract carefully before signing.

- **HEALTH CARE PRODUCTS/SERVICES**

- **The pitch:** Items not sold through traditional suppliers are “proven” to cure serious and even fatal health problems.
- **The catch:** Claims for “miracle” products or treatments may convince you to delay seeking proper health care treatment of a serious medical condition.
- **Your defense:** Consult a reputable licensed health care professional before buying a “miracle cure-all” claiming quick cures and easy solutions – your health is too valuable to risk on a scam.

The Internet is a wonderful source of information in this age of technology, but it is important to be defensive when accessing unfamiliar websites. If you do encounter a problem, please contact the Consumer Protection and Antitrust Division of the Attorney General’s office at 1-800-472-2600.

The Attorney General’s Consumer Protection Division investigates allegations of fraud in the marketplace. Investigators also mediate individual complaints against businesses. If you have a consumer problem or question, call the Consumer Protection Division at 328-3404, toll-free at 1-800-472-2600, or 1-800-366-6888 (w/TTY). This article and other consumer information is located on our website at www.ag.state.nd.us.

* * * * *